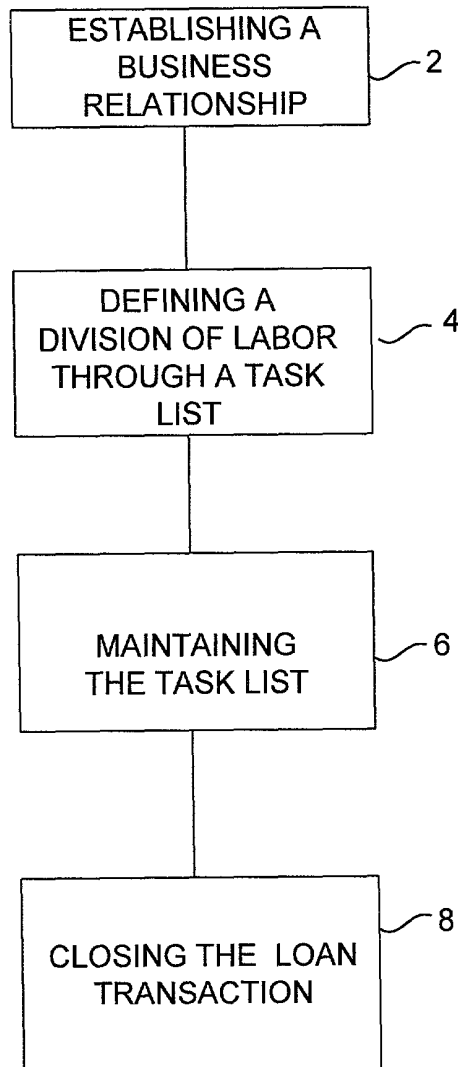


FIG. 1



09/928,036-010260

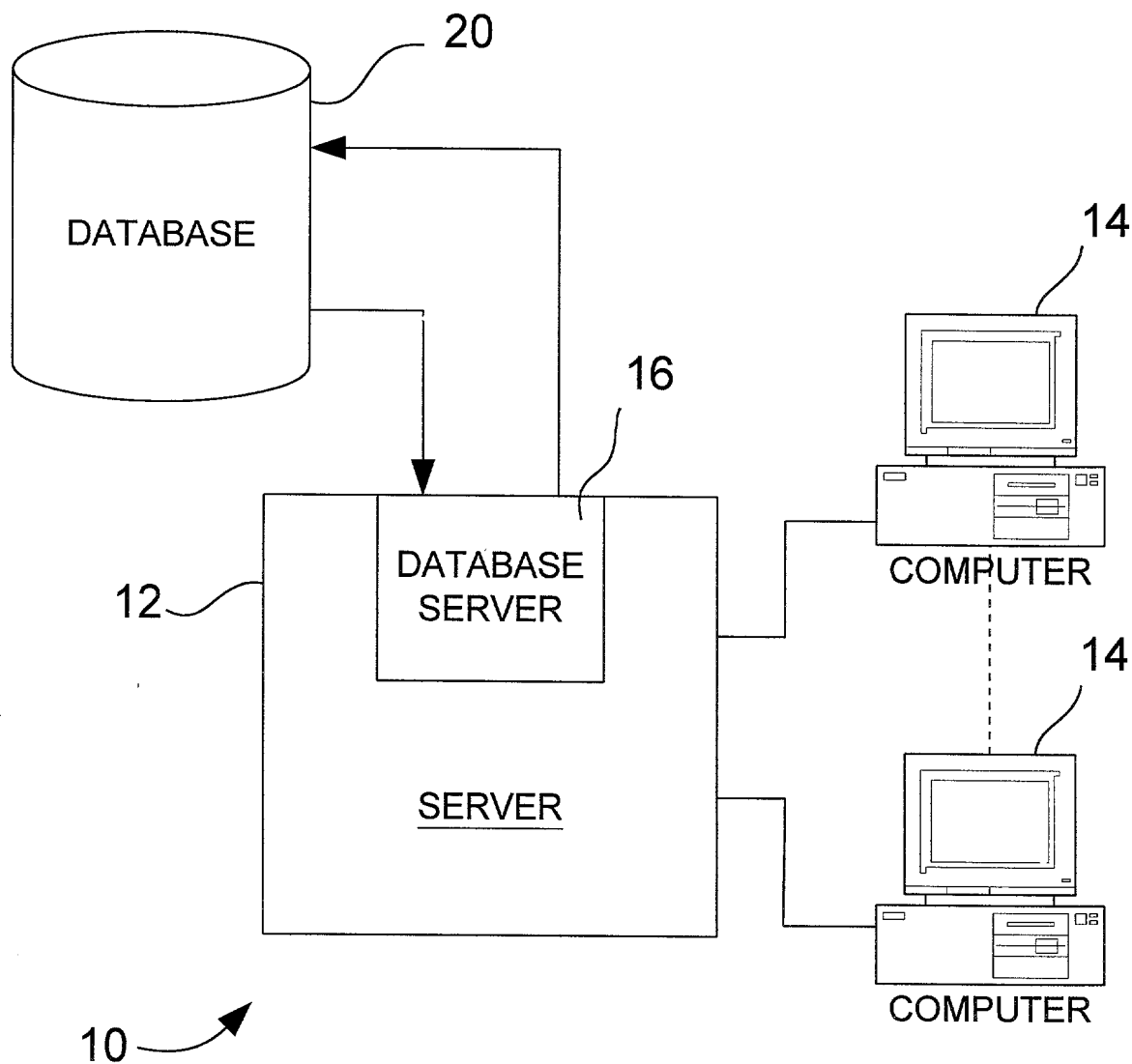
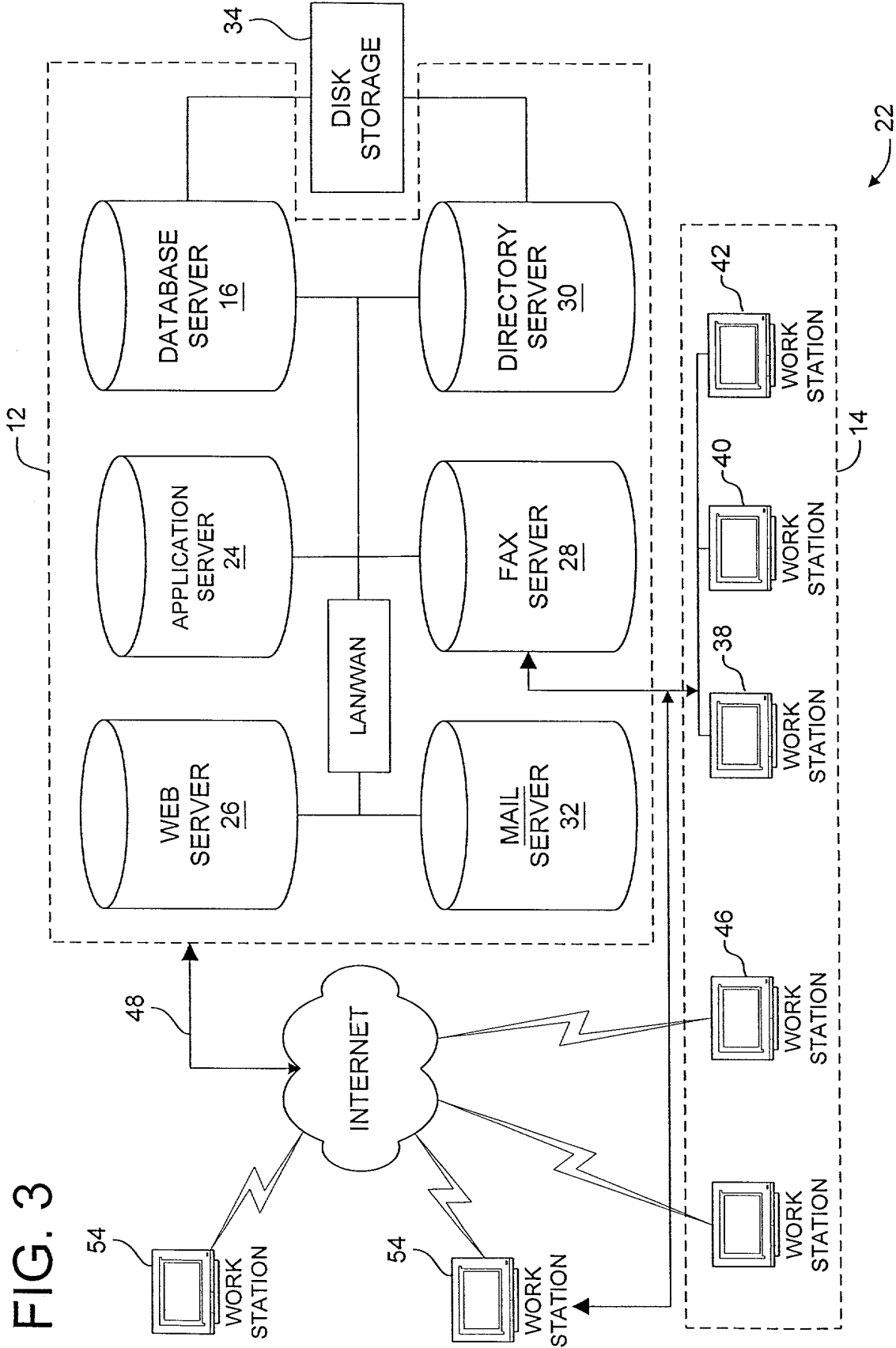


FIG. 2

FIG. 3



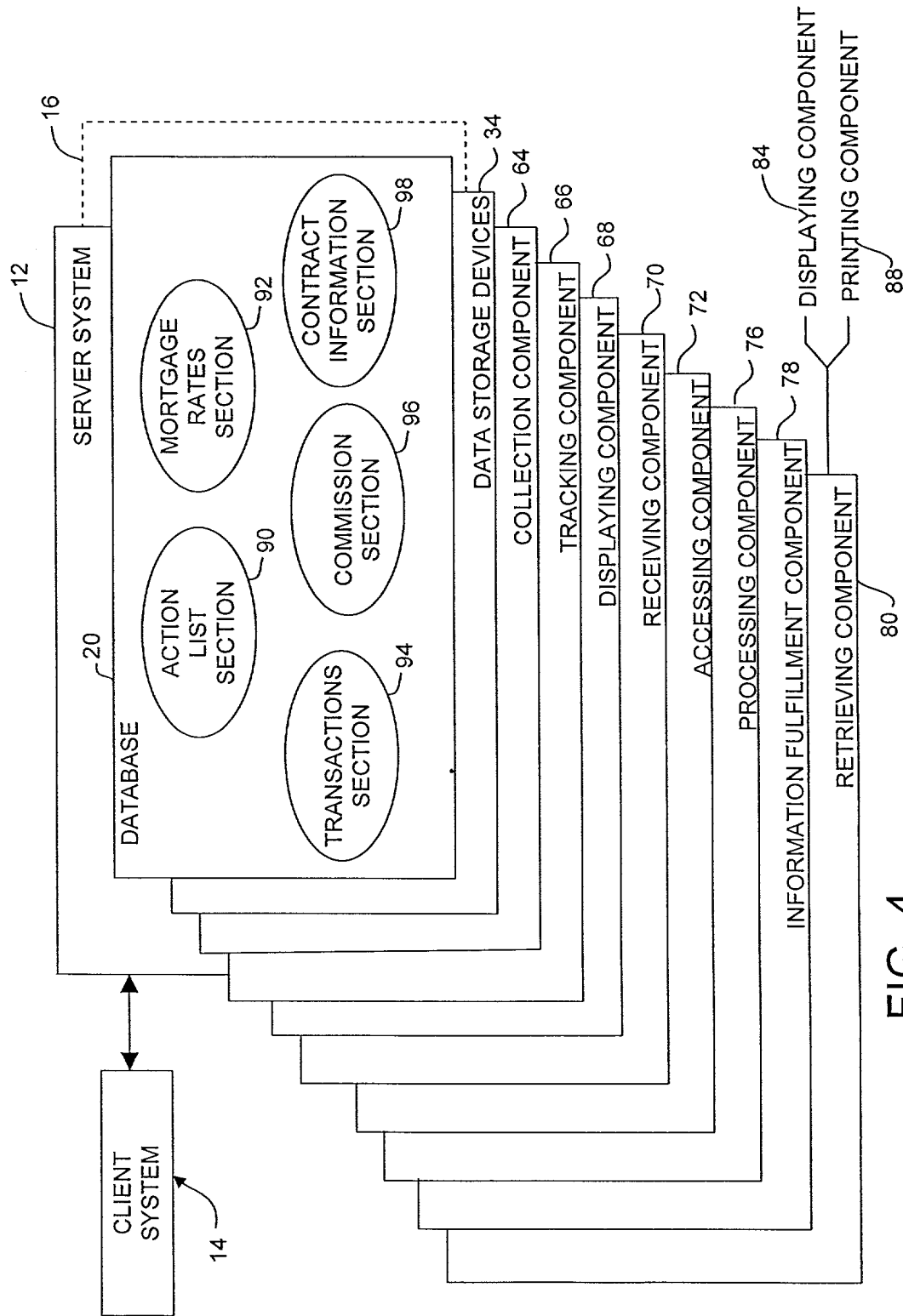


FIG. 4

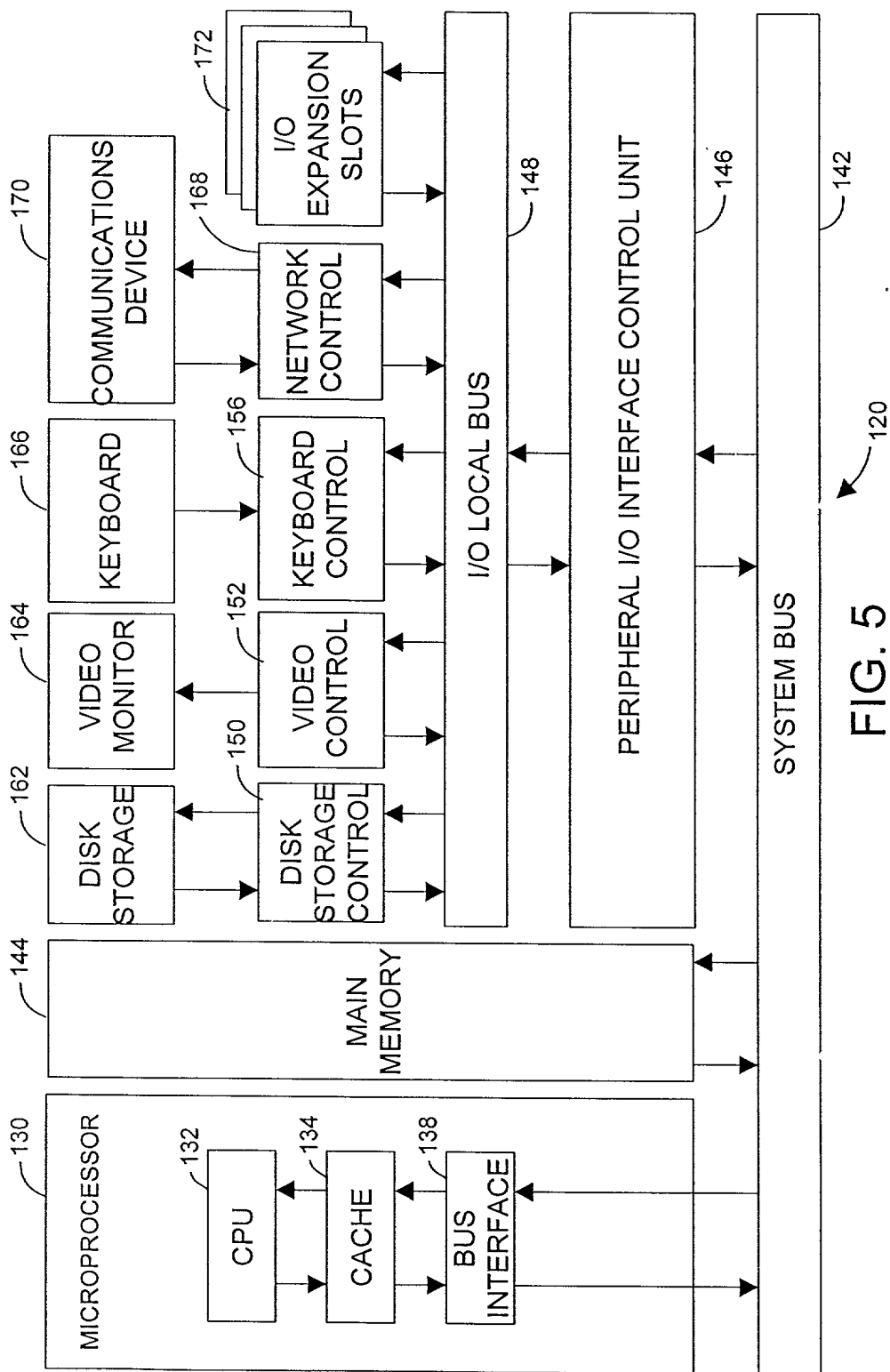
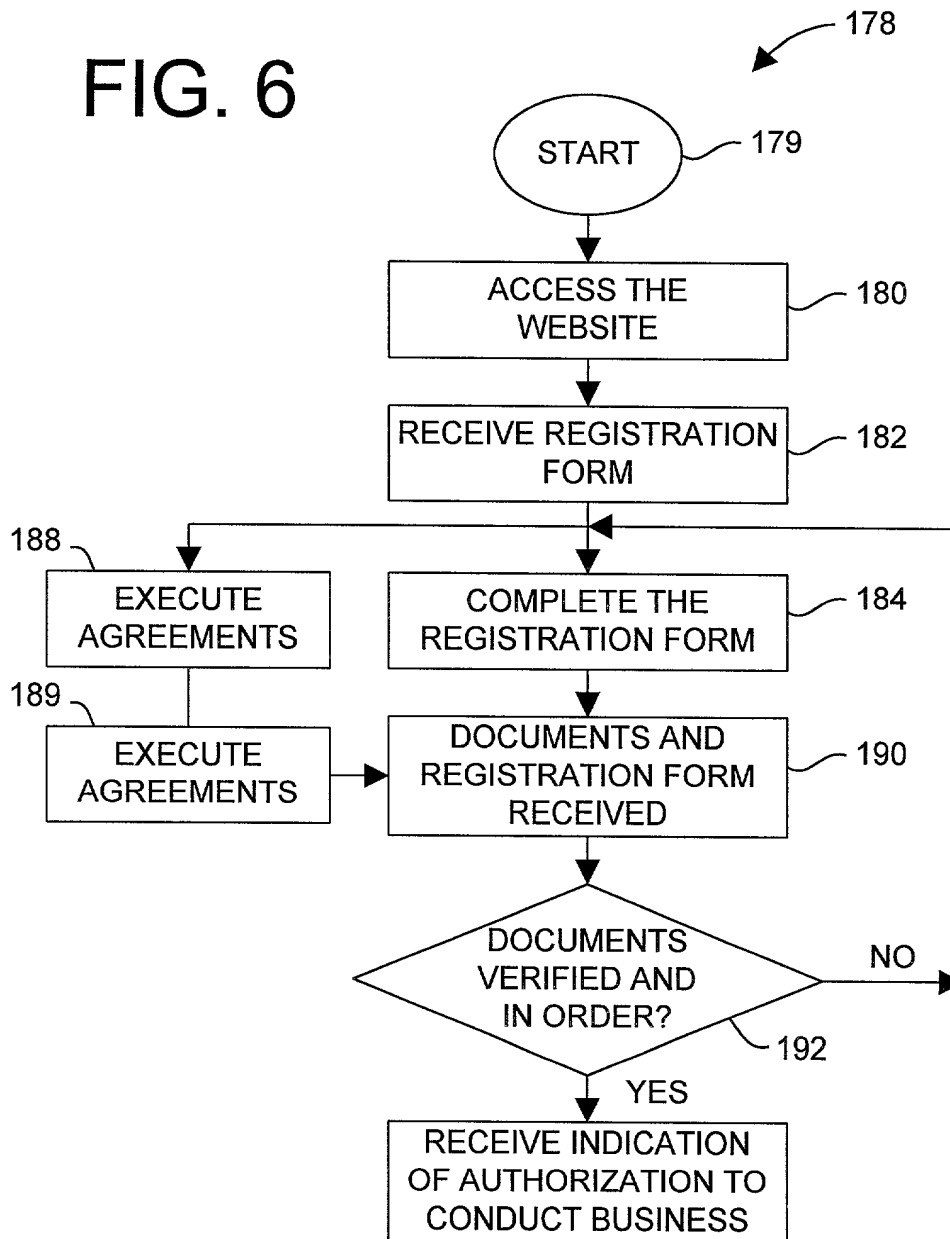


FIG. 5

FIG. 6



20200928036

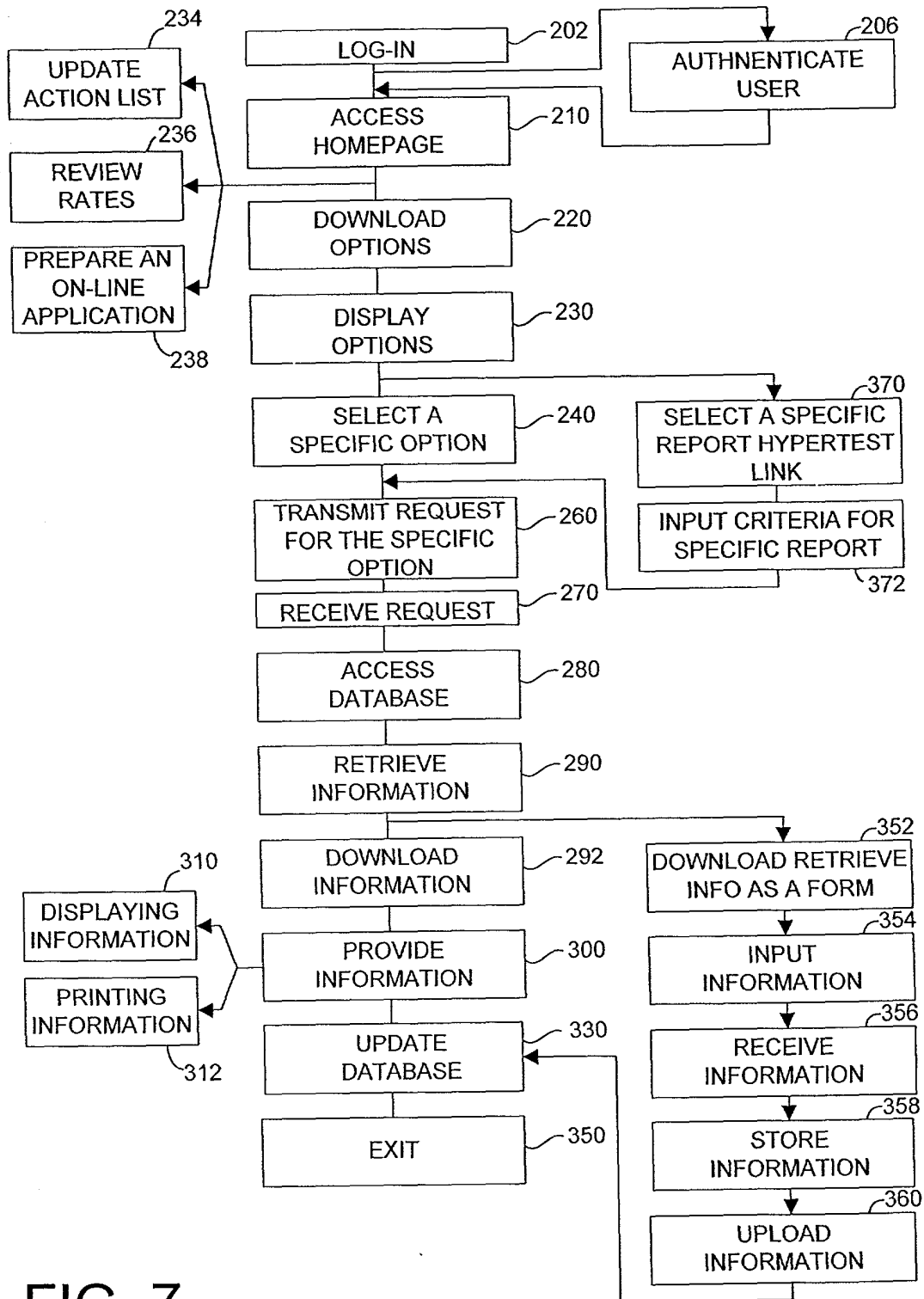


FIG. 7

The screenshot shows a web interface for "Mortgage Banking". On the left side, there is a vertical navigation menu with three items: "Sign up", "About", and "Need Help?". Each item is preceded by a circular icon. To the right of the menu, there are two input fields labeled "Login name" and "Password". Below these fields is a button labeled "Enter". Handwritten annotations in black ink are present: a checkmark and the number "322" next to the "Sign up" link; a checkmark and the number "324" next to the "Login name" field; a checkmark and the number "326" next to the "Password" field; and a checkmark and the number "328" next to the "Enter" button. Below the login fields, there is a line of text: "If you have forgotten you password, please call us at".

Mortgage Banking

Sign up

About

Need Help?

Login name

Password

Enter

If you have forgotten you password, please call us at

FIGURE-8

↑
320

09928036-010202

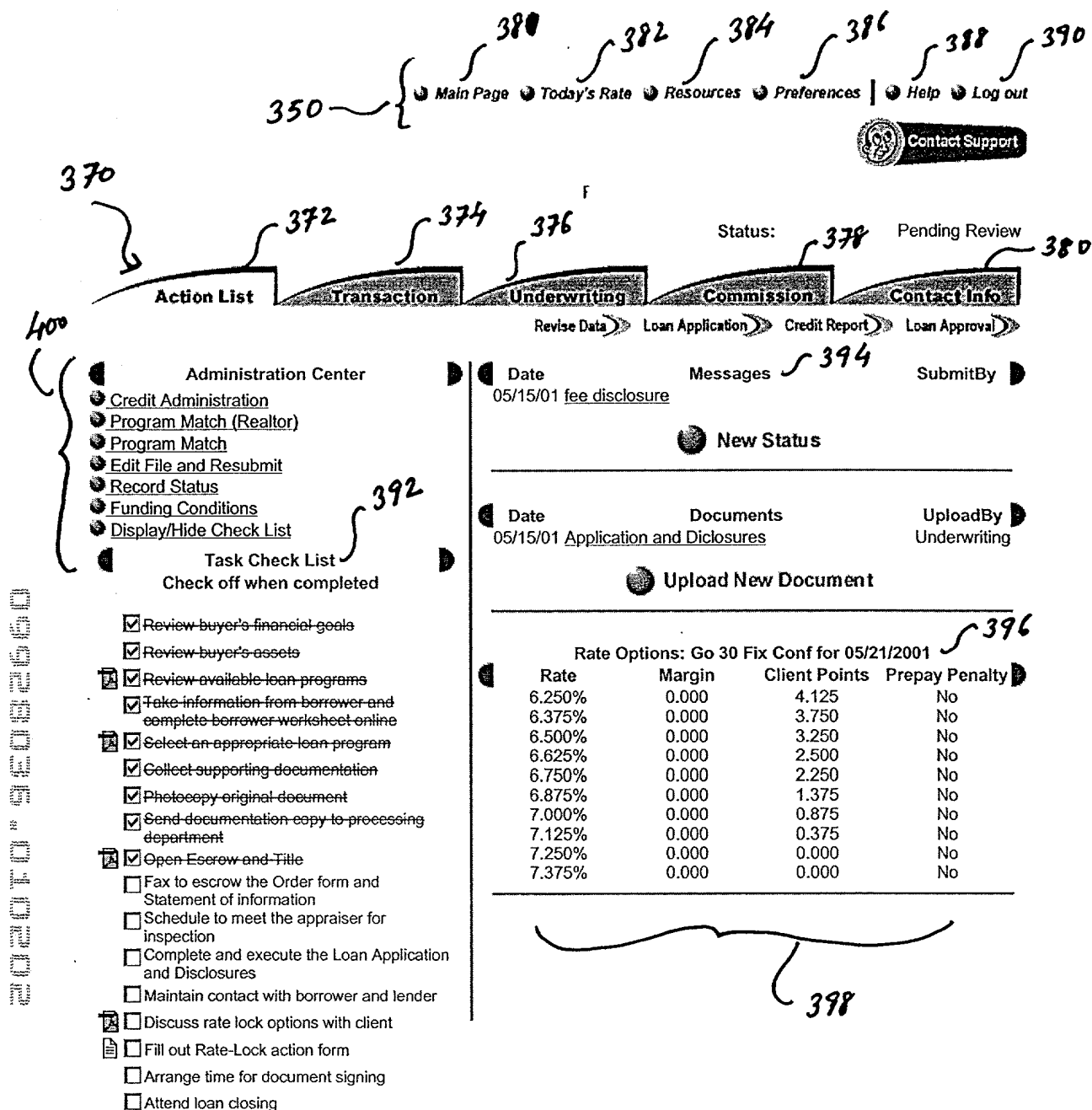


FIGURE 9

340

| 12 Neg MAT A | | | | | | | Go 30 Fix Conf | | | | | | |
|---|------------|---------------|---------------|--------------------------|----------------------|-------------|--|-------|--------------|-------------|---|----------------|-------------|
| Prog. Num. | Start Rate | Margin | Client Points | PrePay | Max LTV | Your Income | Prog. Num. | Rate | Points | Your Income | Purchase LTV | Purchase LTV | CashOut LTV |
| MA1 | 3.850 | 1.950 | 1.500 | No | 90 | 0.75 | CF3 | 6.500 | 3.250 | 0.750 | 1 Unit | 95 | 80 |
| MA2 | 3.850 | 2.050 | 1.125 | No | 90 | 0.75 | CF4 | 6.625 | 2.500 | 0.750 | 2 Units | 90 | 75 |
| MA3 | 3.850 | 2.150 | 0.500 | 3 Yrs Soft | 90 | 0.75 | CF5 | 6.750 | 2.250 | 0.750 | 3 Units | 80 | 75 |
| MA4 | 3.850 | 2.250 | 0.125 | 3 Yrs Soft | 90 | 0.75 | CF6 | 6.875 | 1.375 | 0.750 | 4 Units | 80 | 75 |
| MA5 | 3.850 | 2.350 | 0.000 | 3 Yrs Soft | 90 | 0.87 | CF7 | 7.000 | 0.875 | 0.750 | | | |
| Add to Margin for the following risks: | | | | | | | CF8 | 7.125 | 0.375 | 0.750 | | | |
| \$275,000-600,000 | | 0.30 | | 3-4 Units | | 0.50 | CF9 | 7.250 | 0.000 | 0.750 | | | |
| Over 1,000,000 | | 0.50 | | High Rise Condo | | 0.50 | Max Loan Amount \$275,000 Non Owner Max LTV 70% | | | | | | |
| Reduced Doc. | | 0.20 | | Non-Owner | | 0.50 | Condo: Add 1 to points Impound waiver: Add 25 to point | | | | | | |
| Cash out | | 0.20 | | 2nd home | | 0.40 | Non Owner: Add 1.5 to points | | | | | | |
| LTV 80-90 with MI | | 0.10 | | If subordinate financing | | 0.20 | This loan offers the best fixed rate for 30 years. Select this program for buyers looking for stability and peace of mind knowing they have a fixed payment. Good credit, 2 years stable employment and at least 3% down required. | | | | | | |
| Very low payments for the first few years means your buyer will be able to afford more. Payment increases only 7.5% annually. With this Negative amortized loan your borrower pays less than the interest required while the difference gets added to loan principle. | | | | | | | | | | | | | |
| Go 5 JUMBO ARM | | | | | | | Go 5/25 Balloon | | | | | | |
| Prog. Num. | Start Rate | Margin | Client Points | PrePay | Life Cap | Your Income | Prog. Num. | Rate | Points | Your Income | Max LTV | Purchase | CashOut |
| J51 | 6.750 | 2.750 | 1.625 | No | 11.75 | 0.75 | CS-1 | 6.000 | 1.650 | 0.75 | 5 Yr Balloon | 80 | 60 |
| J52 | 7.000 | 2.750 | 0.875 | No | 12.00 | 0.75 | CS-2 | 6.125 | 1.275 | 0.75 | 7 Yr Balloon | 90 | 60 |
| J53 | 7.250 | 2.750 | 0.250 | No | 12.25 | 0.75 | CS-3 | 6.250 | 0.900 | 0.75 | | | |
| J54 | 7.500 | 2.750 | 0.000 | No | 12.50 | 0.94 | CS-4 | 6.375 | 0.275 | 0.75 | Max Loan: 275,000 | | |
| J55 | 7.750 | 2.750 | 0.000 | 3 Yrs | 12.75 | 1.25 | CS-5 | 6.500 | 0.400 | 0.75 | Same guidelines as Go 30 Fix Conf. | | |
| J56 | 8.000 | 2.750 | 0.000 | 3 Yrs | 13.00 | 1.56 | CS-6 | 6.625 | 0.150 | 0.75 | | | |
| Fixed rate loan for the first 5 years. Annual Adjustment thereafter | | | | | | | CS-7 | 6.750 | 0.000 | 0.75 | | | |
| Add to Points for the following risks: | | | | | | | Select this loan if your buyer intends to move or refinance within 5 years. Great rate at fixed payments for 5 years for loans up to \$275,000 and 5% down. | | | | | | |
| 2 units | | 0.375 | | 3-4 Units | | 1.00 | Go Sub Prime Credit | | | | | | |
| Over 1,000,000 | | 0.500 | | High Rise Condo | | 0.75 | Sub Prime Loans for Less Than Perfect Credit | | | | | | |
| Reduced Doc. | | 0.250 | | Non-Owner | | 1.50 | We offer different programs for less than perfect credit borrower. Sub-prime loans are priced according to the buyer credit history, LTV, documentation of income and loan type. Submit your client's application and we will offer you several rate options to choose from. | | | | | | |
| Cash out | | 0.250 | | 2nd home | | 0.75 | | | | | | | |
| LTV 80-90 with MI | | 0.375 | | LTV to 95 | | 0.50 | | | | | | | |
| Loans 650,000 to 1,000,000: Add .25 to Rate | | | | | | | | | | | | | |
| Great jumbo loan for buyers who wish to enjoy a fixed payment and may refinance or move within 5 years. The program offers lower fixed payment with the flexibility of having an excellent rate thereafter if your client chooses to keep the loan. | | | | | | | | | | | | | |
| Go 30 Fix Jumbo | | | | | | | Go 5 Flex | | | | | | |
| Prog. Num. | Rate | Client Points | Your Income | | Loan Amount | Max LTV | Prog. Num. | Rate | Buyer Points | Your Income | Risk Based Pricing Refer to Matrix for add ons | | |
| JF1 | 6.875 | 3.125 | 0.75 | | 300,000 | 95,000 | FLX1 | 6.625 | 2.305 | 1.00 | Max LTV | 97% to 400,000 | |
| JF2 | 7.000 | 2.500 | 0.75 | | 400,000 | 90,000 | FLX2 | 6.875 | 1.680 | 1.00 | | 90% to 650,000 | |
| JF3 | 7.125 | 2.000 | 0.75 | | 500,000 | 80,000 | FLX3 | 7.125 | 1.055 | 1.00 | | 80% to 1 ml | |
| JF4 | 7.250 | 1.500 | 0.75 | | 600,000 | 75,000 | FLX4 | 7.375 | 0.430 | 1.00 | | 70% to 4 ml | |
| JF5 | 7.375 | 1.000 | 0.75 | | No Income Verify. | | FLX5 | 7.625 | 0.000 | 1.10 | | | |
| JF6 | 7.500 | 0.750 | 0.75 | | 650,000 | 80,000 | FLX6 | 7.875 | 0.000 | 1.41 | 2nd Home | 95% | |
| Higher LTV available on risk based pricing | | | | | | | FLX7 | 8.125 | 0.000 | 1.69 | Non Owner | 90% | |
| >90%: Add .50 to points | | | | | | | FLX8 | 8.375 | 0.000 | 1.91 | Limited Doc | 95% | |
| 2nd Home: Add .50 to points | | | | | | | PrePay Penalty: 5 Years Soft | | | | | | |
| Limited Doc Add .375 to points | | | | | | | Margin: 2.250 | | | | | | |
| 2-4 Units: Add .50 to points | | | | | | | INDEX: 6 Mo. Libor | | | | | | |
| Hi Rise: Add .75 to points | | | | | | | Flexibility is built right into this program. Risk based pricing means expanded possibilities: higher loans, lower down and alternative documentation. Go Flex says YES when Fannie Mae says no. | | | | | | |
| Excellent program for buyers looking to enjoy predictable fixed payments. The most competitive rates for the most discriminating borrowers. 2 Years employment history, Good credit and at least 5% down required. | | | | | | | | | | | | | |
| Move In Upgrade | | | | | | | Go 30 Fix CRA | | | | | | |
| Home Improvement, Bill consolidation 2nd TD | | | | | | | Prog. Num. | Rate | Buyer Points | Your Income | ZERO Down Payment | | |
| Prog. Num. | Rate | Client Points | Your Income | LTV | Income documentation | | CX100-3 | 7.500 | 1.500 | 0.75 | Owner Occupied | | |
| MIU1 | 13.00 | 2.00 | 3.00 | 100 | No income Verif | | CX100-4 | 7.625 | 0.750 | 0.75 | Purchase only | | |
| MIU2 | 12.60 | 3.00 | 3.00 | 100 | No income Verif | | CX100-5 | 7.750 | 0.250 | 0.75 | Subject to census track guide and subject to income limits | | |
| MIU3 | 12.25 | 2.00 | 3.00 | 100 | Income verified | | CX100-6 | 7.875 | 0.000 | 0.75 | Closing costs may be gifted | | |
| MIU4 | 11.85 | 3.00 | 3.00 | 100 | Income verified | | CX100-7 | 8.000 | 0.000 | 0.87 | Great for the first time home buyer. Flexible underwriting and credit requirements in CRA designated area. Great rates too! | | |
| This 2nd TD Loan may be taken immediately following the close of purchase. Pull cash up to 100% of the value based on a new appraisal. Great for home improvement or pulling out entire down payment and profit! | | | | | | | Look for list of CRA designated areas in GoLoan Resource page | | | | | | |

Rates, fees and programs are subject to change without notice. Please refer to program guide or call GoLoan for specific parameters
APR not calculated. This information is intended to Real Estate professionals only. Not for distribution to the consumer.

Equal housing lender

FIGURE - 11 430

**Mortgage Loan Procedures
and
Broker Certification**

- [] Pre-qualifying Interview and bonding
- [] Review buyer's financial goals
- [] Review buyer's assets
- [] Review available loan programs
- [] Review tax returns, pay statements, credit review
- [] Take information from borrower and complete borrower worksheet online
- [] Statement of information given to borrower
- [] Run Credit for Pre-Qualification
- [] Select an appropriate loan program
- [] Calculate maximum loan amount; review lending ratios
- [] Mortgage Broker discuss with realtor appropriate loan options
- [] Mortgage broker telephone interview to finish 1003
- [] Assemble completed package incl. Disclosures and deliver to client for execution
- [] Borrower to receive Mortgage Loan Disclosure Statement and Good Faith Estimate (3 days)
- [] Borrower to receive High Rate/High Fee disclosure, if applicable, at least 3 days before becoming obligated for the loan
- [] Borrower sign loan package and authorizations
- [] Borrower sign Fair Lending Act disclosure
- [] Borrower sign Equal Credit Opportunity (ECOA) disclosure
- [] Borrower sign Memorandum of Understanding
- [] Borrower sign Appraisal Disclosure
- [] Borrower sign Fed Tax Form 8821 for accessing tax information
- [] Borrower sign Fed Tax Form 4506 for accessing tax information
- [] Execute buyer's agreement
- [] Collect Documentation
- [] Photocopy original documents
- [] Send documentation copy to processing department
- [] Submit loan electronically for approval when possible
- [] Complete credit order form
- [] Fax Factual Credit Bureau order form with copy of 1003
- [] Assisting the Borrower in understanding and clearing credit problems
- [] Deposit Check and photo copy
- [] Mortgage Broker to review and sign 1003(within 5 business days), and send welcome letter
- [] Print all verifications
- [] Stamp and highlight all verifications
- [] Photocopy authorization
- [] Staple verifications and authorizations, add reply envelope, and mail
- [] Send out HOA Certificate form where required
- [] Initiating/ordering requests for mortgage and other loan verifications
- [] List comments and Instruction for Processors, agents and clients
- [] Open escrow: Complete escrow opening instruction form
- [] Order title report: Complete order form
- [] Fax to escrow, order form with statement of information and insurance information
- [] Complete appraisal order form
- [] Schedule and meet the appraiser for an inspection
- [] Crosscheck document receipt and original documents for accuracy
- [] Update loan package information
- [] Print 1003 (to be reviewed for accuracy)
- [] Enter information on loan tracking worksheet
- [] Maintain contact with borrower, realtors, and lender, between application and closing, to apprise them of the status of the application and to gather additional information, as needed
- [] Follow-up on missing documents
- [] Follow-up on verifications and resend where required
- [] Receive, review and enter verifications
- [] Receive and enter credit report

FIGURE -12

↑ 440

Contact borrower for additional income, mortgage, deposit, credit, title, divorce, trust, understanding, liens, etc. when and if applicable
Request letter of explanation for all derogatory reports and inquire from borrower
Dispute any inaccuracies with reporting agencies
Receive and review escrow
Receive and review Title-Dispute any inaccuracies with Title Officer and borrower
Receive, review and enter appraisal
Dispute any inaccuracies with appraiser
Obtain and review ground lease where required
Request 216 rental survey where required
Request zoning information and explain where required
Request Flood Map and Panel #'s
Processing assembles a condition list for approval
Review file for completeness and durability
Transfer file to Senior Processor for review pre-underwriting
Photocopy and package loan for underwriting
Submit to Underwriter
Approval/Suspension/Denial notification
Comply with prior to documentation and prior to funding conditions
☐ Rate locked with client
☐ Fill out rate lock action sheet
Rate locked with lender
Loan checked for disbursements
Docs ordered with lender
Escrow advised of doc order
Prior to funding conditions okay
☐ Time arranged for doc signing
☐ Attend loan closing
Check with escrow-docs signed
If High Rate High Fee loan, check disclosures given and ensure 3 day Right of Rescission up before signing loan documents
Check when 3 day Right of Rescission up after signing loan documents
Loan funded
Lender given High Rate/High Fee disclosure as required and in file
Loan recorded
Arrange for check pick-up
Check received
Check audited
Entered into computer system
Check banked
Entered in computer funding list
Entered in Quicken or similar accounting program
Thank you letter sent
Refund check calculated
Refund check printed
Documents returned
Gift ordered to borrower
Arrange for gift pick-up
Loan placed in archive box

I have completed each and every task checked off above.

Broker Name: _____

Signature: _____ Date: _____

Broker must complete all marked ☐ tasks, check them off when completed and fax this executed form to

FIGURE - 13

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450

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